

SEI Dynamic Strategies.



Implement a dynamic asset allocation approach developed by SEI based on the foundation of long-term capital market assumptions. The SEI Dynamic Strategies seek to achieve high levels of diversification across a variety of asset classes.

OVERVIEW

Risk profiles:
1 2 3 4 5 6

Strategy minimums:
 \$0

Geography focus:
 Global

Tax sensitivity:
 Standard and Tax-aware

Investment vehicles:
 Mutual funds and Mutual funds + ETFs¹

Strategies designed to help meet investment goals.

- Designed with SEI’s manager-of-managers mutual funds, seeking to maximize returns and manage investment risk
- Passive large-cap or active large-cap ETFs are available for enhanced personalization
- SEI Tax-Aware Dynamic Strategies are designed to limit taxable fund distributions
- Strategy risk profiles span the range of fixed income to equity

EXAMPLE OF A 60/40 PORTFOLIO SEI Dynamic Moderate Growth Strategy



- 3.50% SIMT Global Managed Volatility Fund
- 15.25% SIMT Large Cap Fund
- 7.00% SIMT Small Cap Fund
- 15.25% SIMT Dynamic Asset Allocation Fund
- 5.00% SIT International Equity Fund
- 13.00% SIT Emerging Markets Equity Fund
- 5.50% SIMT Core Fixed Income Fund
- 13.25% SIMT High Yield Bond Fund
- 4.75% SIMT Emerging Markets Debt Fund
- 4.75% SIMT Multi-Asset Income Fund
- 2.75% SIMT Multi-Asset Inflation Managed Fund
- 7.50% SIMT Multi-Asset Accumulation Fund
- 12.50% SIMT Multi-Asset Strategy Alternative Fund
- 2.25% SIMT Liquid Alternative Fund
- 1.00% Cash/Cash Equivalent

Allocations as of 2/5/24 and subject to change.

¹Strategy Family also can be implemented with Factor ETFs wherever Large Cap exists (risk profiles 2, 3, 4, 5, 6). SEI Strategies with Factors have \$5,000 strategy minimums.

SEI Dynamic Strategies.

Risk profiles

		1	2	3	4	5	6
		SEI Dynamic Fixed Income Strategy	SEI Dynamic Conservative Strategy	SEI Dynamic Moderate Conservative Strategy	SEI Dynamic Moderate Growth Strategy	SEI Dynamic Growth Strategy	SEI Dynamic Equity Strategy
Equities		0%	21%	30.50%	49.25%	72.75%	99%
SIMT US Managed Volatility Fund	SVOAX		3.75%	2.25%			
SIMT Global Managed Volatility Fund	SVTAX		10.00%	4.25%	3.50%		
SIMT Large Cap Fund	SLGAX			6.25%	15.25%	26.75%	38.75%
SIMT Small Cap Fund	SLLAX			3.00%	5.00%	7.00%	9.00%
SIMT Dynamic Asset Allocation Fund	SDYAX		2.00%	4.00%	7.00%	10.00%	12.00%
SIT International Equity Fund	SEITX		3.00%	7.50%	13.00%	21.00%	28.50%
SIT Emerging Markets Equity Fund	SIEMX		2.25%	3.25%	5.50%	8.00%	10.75%
Fixed income		91%	54%	40.25%	22.75%	13.75%	0%
SIMT Conservative Income Fund	COIAX		4.50%				
SDIT Short-Duration Government Fund	TCSGX	23.00%	14.50%				
SDIT Ultra Short Duration Bond Fund	SECPX	4.00%	3.50%				
SIMT Real Return Fund	SRAAX	6.50%	3.50%	2.00%			
SIMT Core Fixed Income Fund	TRLVX	33.75%	22.00%	29.75%	13.25%	7.25%	
SIMT High-Yield Bond Fund	SHYAX	4.50%	3.00%	4.25%	4.75%	3.25%	
SIMT Emerging Markets Debt Fund	SITEX	4.50%	3.00%	4.25%	4.75%	3.25%	
SIT International Fixed Income Fund	SEFIX	14.75%					
Multi asset		8%	18%	21.75%	22.75%	12.50%	0%
SIMT Multi-Asset Capital Stability Fund	SCLAX		3.00%				
SIMT Multi-Asset Income Fund	SIOAX	8.00%	4.25%	3.75%	2.75%		
SIMT Multi-Asset Inflation Managed Fund	SIFAX		5.00%	6.75%	7.50%		
SIMT Multi-Asset Accumulation Fund	SAAAX		5.75%	11.25%	12.50%	12.50%	
Alternatives		0%	6%	6.50%	4.25%	0%	0%
SIMT Multi Strategy Alternative Fund	SMSAX		3.00%	3.25%	2.25%		
SIMT Liquid Alternative Fund	LLOBX		3.00%	3.25%	2.00%		
Cash/Cash equivalents		1%	1%	1%	1%	1%	1%
Strategy expense ratio		0.69%	0.83%	0.97%	1.04%	1.03%	1.03%

SEI Tax-Aware Dynamic Strategies.

Risk profiles



		1	2	3	4	5	6
		SEI Tax-Aware Dynamic Fixed Income Strategy	SEI Tax-Aware Dynamic Conservative Strategy	SEI Tax-Aware Dynamic Moderate Conservative Strategy	SEI Tax-Aware Dynamic Moderate Growth Strategy	SEI Tax-Aware Dynamic Growth Strategy	SEI Tax-Aware Dynamic Equity Strategy
Equities		0%	28%	42%	53%	76%	99%
SIMT Tax-Managed Managed Volatility	TMMAX		8.50%				
SIMT Tax-Managed Large Cap Fund	TMLCX		7.25%	25.00%	30.00%	42.00%	46.00%
SIMT Tax-Managed Small/Mid Cap Fund	STMSX		1.25%	5.00%	7.00%	11.00%	11.00%
SIMT Tax-Managed International Managed Volatility Fund	SMINX		4.00%				
SIT International Equity Fund	SEITX		4.00%	10.00%	13.00%	18.00%	33.00%
SIT Emerging Markets Equity Fund	SIEMX		3.00%	2.00%	3.00%	5.00%	9.00%
Fixed income		99%	71%	57%	46%	23%	0%
STET Short Duration Municipal	SUMAX	33.00%	31.00%				
STET Tax-Advantaged Income	SEATX	9.00%	5.75%	10.00%	9.00%	8.00%	
SIT Emerging Markets Debt Fund	SITEX	3.00%	2.00%	4.00%	5.00%	5.00%	
STET Intermediate-Term Municipal	SEIMX	54.00%	32.25%	43.00%	32.00%	10.00%	
Cash/Cash equivalents		1%	1%	1%	1%	1%	1%
Strategy expense ratio		0.67%	0.78%	0.83%	0.88%	0.98%	1.05%

Allocations as of 12/31/23 and subject to change. Tax-aware strategies utilize tax-efficient vehicles.

Strategy Family also can be implemented with Passive Large Cap wherever Large Cap exists (risk profiles 2, 3, 4, 5, 6).



How we seek to manage uncertainty.

Our investment approach

SEI's Investment Management Unit, comprised of over 120 analysts,² leverages cutting-edge technology and research to oversee manager selection, potential performance optimization, seek risk reduction, and intense monitoring, all tailored around investor goals.

²As of 12/31/23.

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Each Strategy seeks to target a level of risk that is commensurate with the equivalent broad equity and fixed income market exposure of that particular risk profile. The percentages are not intended to represent the actual asset allocation of the Strategy and the actual asset allocation may differ materially from such percentages. Further, some Strategies may also diversify across multi-asset and alternative funds.

A 1% allocation to cash and cash equivalents is maintained to provide liquidity for operational purposes and does not represent an investment decision.

Investing involves risk, including possible loss of principal. There is no guarantee investment objectives will be achieved. Risk management may not always be successful. Neither diversification nor asset allocation will protect against market risk. Consider the Strategies' investment objectives, risks, charges, and expenses carefully before investing.

Small companies typically exhibit higher volatility. International investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles, or from economic or political instability in other nations. Emerging markets involve heightened risks related to the same factors as well as increased volatility and lower trading volume. Bonds and bond funds will decrease in value as interest rates rise. High yield bonds involve greater risks of default or downgrade and are more volatile than investment grade securities, due to the speculative nature of their investments. Commodity investments and derivatives may be more volatile and less liquid than direct investments in the underlying commodities themselves.

Some of the underlying funds may use leverage, futures contracts, forward contracts, options and swaps which are subject to market risk, leverage risk, correlation risk and liquidity risk.

Alternative investments are subject to a complete loss of capital and are only appropriate for parties who can bear that risk and the illiquid nature of such investments. Alternative investments often engage in leveraging and other

speculative investment practices that may increase the risk of investment loss, can be highly illiquid, are not required to provide periodic pricing or valuation information to investors, involve complex tax structures and delays in distributing important tax information, are not subject to the same regulatory requirements as mutual funds; and often charge high fees.

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Certain Strategies may use tax-management techniques such as minimizing portfolio turnover, selling securities with the least tax impact, opportunistically harvesting losses, and seeking to avoid wash sales. When harvesting losses from the sale of a holding, a Strategy may seek to avoid a wash sale while maintaining exposure to the desired asset class. A Strategy may do so through the purchase of a fund offered by other fund families (Secondary Fund). Upon expiration of the wash sale period, the Secondary Fund will be sold, which may result in a short term capital gain and the original fund will be repurchased.

This information may not be applicable to all programs offered through Investment Adviser Services.

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